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ABSTRACT

The final report of the Third Student-Commissioner Conference on Financial Aid and Access to Postsecondary Education is presented. The focus was the U.S. Office of Education's television, radio, and printed information and counseling programs about postsecondary opportunities, and how these strategies affect many kinds of prospective students. Discussions among 12 high school students, 85 postsecondary students, and about 60 staff persons from the Office of Education are summarized. The conference featured a special campaign to assist students in reducing errors in filing for funds through the Basic Educational Opportunity Program. Students provided feedback about the language and layout of the Basic Grant Posters, Student Consumer's Guide, Basic Grant forms, and Guaranteed Student Loan forms. Participants worked in six task forces to produce the detailed recommendations in this report. In addition to consumer review of postsecondary financial aid and counseling programs of the U.S. Office of Education and the new Department of Education, the conference also trained the student leaders on ways to improve aid and counseling programs on high school and postsecondary campuses to better meet student needs. In addition to specific recommendations, comments of students and officials are included. (SW)

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REACHING STUDENTS

STUDENT VIEWS ON COMMUNICATING ABOUT FINANCIAL AID

Final Report of the Third Student-Commissioner Conference on Financial Aid and Access to Postsecondary Education
February 1980

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U.S. DEPARTMENT OF EDUCATION
Shirley M. Hufstedler, *Secretary*
Steven A. Minter, *Under Secretary*

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DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE
OFFICE OF EDUCATION
WASHINGTON, D.C. 20202

Postsecondary and high school student leaders, counselors and financial aid officers, and others concerned about postsecondary education opportunities:

I'm happy to transmit this final report of the Third Student-Commissioner Conference on Financial Aid and Access to Postsecondary Education held in February 1980. It summarizes the discussions between high school and college student representatives and Office of Education staff members.

The Student-Commissioner Conferences began in 1977 in an effort to involve students in improving the delivery of financial aid for postsecondary education, now totaling over $5 billion in grants, loans and work. OE staff from three bureaus profited from interacting with the students, many of whom worked in campus counseling and aid offices. The students have learned a great deal and returned to their campuses to carry out their ideas.

The Conference this year was especially important in reviewing our national media campaign to publicize financial aid opportunities. A critique of the Student Consumer Guide and the Basic Grant and Guaranteed Student Loan forms have helped simplify and clarify these widely distributed documents. This has helped reduce the "error rate" in filing Basic Grant applications from 34% to less than 30% in the past year. This is good progress, but we still have a long way to go.

I am excited to learn of a growing resource - the over 10,000 student peer counselors and financial aid office student workers - who are getting the word out to high school students about college opportunities as well as working in aid offices to counsel students and handle paperwork. Many of these students may become aid officers, counselors and education policymakers in the next few years. Their experiences now will be valuable to us all.

With the new Department of Education coming into being on May 7, 1980, Secretary Shirley Hufstedler brings a primary concern for finding strategies to directly help the learning of, and services for students and their parents. The record of the Student-Commissioner Conferences provides a framework for the Department to implement the Secretary's concerns.

William L. Smith
U.S. Commissioner of Education
April 1980

NEED MONEY FOR YOUR CHILD'S EDUCATION?

You make good money. Right? But inflation is making it harder and harder to put anything aside for a rainy day or a vacation—and now Jenni wants to go to college and Young Ed wants to go to a technical institute.

What can you do?

Find out about federal financial aid for students. Now you and your son or daughter can apply for one of the student assistance programs administered by the U.S. Office of Education.

Ask the high school counselor or the financial aid administrator for an application. Or write to Box 84, Washington, D.C. 20044 and ask for "A Student Consumer's Guide to Six Federal Financial Aid Programs." It's free. Be sure to fill out the application carefully. Errors can delay processing. If you need help, ask the counselor for the special toll-free number so you can reach specialists who will tell you how to complete the application.

Do it today.

APPLY YOURSELF.

United States Office of Education

NEED A SECOND CHANCE?

Did you just settle for any job because there wasn't the time or money to get more education after high school?

It's not too late.

If you want to continue your education, no matter what your age, study money can be yours. But you have to APPLY YOURSELF.

Whether you want to go to college or technical school, federal financial aid is available to those who qualify.

Interested? Ask the financial aid administrator at the school you plan to attend, or write to Box 84, Washington, D.C. 20044 for a free booklet entitled "A Student Consumer's Guide to Six Federal Financial Aid Programs."

APPLY YOURSELF today. Education after high school can be the key to a better life.

United States Office of Education

Samples of public service announcements mailed to magazines and newspapers in fall 1979.

THIRD STUDENT - COMMISSIONER CONFERENCE
ON FINANCIAL AID AND ACCESS TO POSTSECONDARY EDUCATION

Sponsored by:

U.S. Commissioner of Education

Office of Educational Community Liaison
Bureau of Student Financial Assistance
Bureau of Higher and Continuing Education
Bureau of Elementary and Secondary Education

National Student Educational Fund
Coalition of Independent College and University Students
Movimiento Estudiantil Chicano de Aztlan
National Organization of Black University and College Students
National Third World Student Coalition
United States Association of Evening Students
United Mexican-American Students
United States Student Association
National Women Students Coalition

FOREWORD

For three days in February 1980, students and staff of the U.S. Office of Education met together in a consumer review of Federal financial aid and counseling programs. Called the Third Student-Commissioner Conference on Financial Aid and Access to Postsecondary Education, the gathering included 85 postsecondary students, 12 high school students and about 60 staff persons from the Office of Education.

The Conference was the third time that students and Office of Education staff met formally to discuss Federal programs. The First Conference, in 1977, was an experiment supported by former-Commissioner Ernest Boyer. It was successful. The Office of Education found it valuable to hear how policies, regulations, and forms are used on campus. Students, who were selected for their work in financial aid or student advocacy projects, learned more about how to support innovations in Federal programs and about how to improve services for students at their campuses.

The Second Conference, in 1979, expanded to include more staff of the Educational Community Liaison Office and the Bureau of Student Financial Assistance.

The Third Conference involved staff of the Bureaus of Higher and Continuing Education and Elementary and Secondary Education, with their important outreach and student support programs, and the Office of Handicapped Concerns. The Third Conference included high school students for the first time. The theme was "Reaching Students About Educational Opportunities: The Consumer's View of What Works."

While it may be obvious that administrators and consumers of vital services should sit down to talk about successes and problems, good discussions are not easy to organize. Often large gaps in knowledge and interest separate expert from consumer, technician from citizen, and policy analyst from the person who must live with the policies. In the Conference, the Planning and Selection Committee worked hard to find a good mix of students who were not only consumers of financial and and information services, but who had experience in working in financial aid or counseling offices, or in student advocacy projects. In addition, staff worked to find the Office of Education personnel who most needed, and who were most interested in getting, feedback from students in order to help them keep their programs on track.

Conference Coordinator

National Student Educational Fund
2000 P Street, N.W.
Washington, D.C. 20036
(202) 785-1856

Reaching Students About Educational Opportunities:

The Consumer's View of What Works

February 21 - 23, 1980

The Third Conference's review of Office of Education's outreach programs was very successful. Student consumers had a lot to say about the impact of television, radio and printed advertisements of "the availability of Federal financial aid" in reaching -- or not reaching -- many audiences of students, prospective students, and their families. Likewise, students had many useful comments about the language and layout of the Basic Grant Posters, Student Consumer's Guide, Basic Grant forms and Guaranteed Student Loan forms.

Participants worked in six task forces to produce the detailed recommendations in this report. The student organizations that sponsored the Conference will be working with Congress and the new Department of Education to implement these recommendations in the coming year. Other recommendations are addressed to you to assist you in your work in campus financial aid offices, counseling offices, student projects, student newspaper, or in policy making offices.

We would like to call you attention to the summary of activities which student participants will be carrying out to improve services.

One immediate result of the Conference is the growing recognition of the valuable role of student counselors. In March 1980 -- a month after the Conference -- the Senate Education Subcommittee adopted an amendment sponsored by Sen. Jacob Javits of New York to provide training for financial aid peer counselors and for student volunteers in financial aid, outreach and academic support projects. If the amendment is adopted by Congress in 1980, and funds are voted in 1981, a training project could be operating in 1982. Such a training project could carry out many of the activities which took place at the Student-Commissioner Conferences, making these activities available throughout the country for more students.

The Planning and Selection Committee included representatives of national student organizations, statewide student organizations, and at-large persons who have been deeply involved in financial aid and support programs. The Committee brought together the energies of many organizations with an impact far greater than the organizations would have had working on their own. The Committee will continue to discuss with the new Department of Education future conferences and other consumer involvement in the Department.

Whether you are a student, financial aid officer or counselor, a staff member of the Department of Education or state education agency, or an education policy-maker, we hope you find this report useful. If you have comments about the report, please write or call us at the National Student Educational Fund, 2000 P St., N.W., Washington, D.C. (202) 785-1856.

Tomas Martinez, Chairperson
Planning and Selection Committee

Kathleen Downey, President
National Student Educational Fund

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ABOUT THE CONFERENCE

MISSION

* Provide consumer review of postsecondary financial aid and counseling programs of the U.S. Office of Education and the new Department of Education.

* Train student leaders on ways to improve aid and counseling programs on high school and postsecondary campuses to better meet student needs.

* Publish final report of recommendations to Department of Education to improve outreach about education opportunities via use of public service announcement campaign, student peer counselors, and other means.

* Distribute final report to campus student leaders, financial aid officers, and counselors to encourage student involvement in campus outreach, financial aid, and student support programs.

FOCUS

"Reaching Students About Educational Opportunities - The Consumer's View of What Works" was the theme. The spotlight was on the Office of Education's television, radio and printed information and counseling programs about postsecondary opportunities - and how these strategies affect many kinds of prospective students.

SPONSORS

The U.S. Commissioner of Education, William Smith; the Office of Educational Community Liaison, Sandra Gray; the bureaus of -- Student Financial Assistance, Tom Butts; Higher and Continuing Education, Alfred Moye; and Elementary and Secondary Education, Tom Minter.

Nine nationally recognized education organizations, which represent postsecondary students on financial aid and counseling issues, co-hosted the event. They are the Coalition of Independent College and University Students, Movimiento Estudiantil Chicano de Aztlan, National Organization of Black University and College Students, National Student Educational Fund, National Third World Student Coalition, National Women Students Coalition, United States Association of Evening Students, United Mexican American Students, and United States Student Asssociation.

The National Association of Student Councils, Student Press Service, and the Educational Opportunity Centers of Washington, D.C. assisted in the participation of high school students. The Washington, D.C. Federation of Students and the George Washington University Student Association headed the D.C. Host Committee.

The National Student Educational Fund, an independent education research organization active in financial aid and student consumerism, administered the Conference through a contract with the U.S. Commissioner of Education.

STUDENT PARTICIPANTS

The Planning and Selection Committee selected 86 postsecondary student leaders and 12 high school student leaders from more than 250 applicants with substantial experience with financial aid. (See Planning Section.) Participants reflected a cross-section of America's 11 million full-time and part-time students, by region, race, sex, age, and type of postsecondary institution attended. High school participants were selected from the Washington, D.C., Virginia and Maryland areas only, since this was the first year in which high school students participanted in the Conference.

Many postsecondary participants selected had worked with more than one responsibility:

- 57 percent had worked on a campus financial aid project or on an advisory committee
- 60 percent had worked on a campus educational opportunity project, or on a counseling or outreach project
- 47 percent had worked on a campus or community newspaper or newsletter covering financial aid or education
- 55 percent had worked in a statewide or multi-campus student group, task force, or board concerned with financial aid or educational opportunity issues
- 44 percent had worked as an employee on a campus or community financial aid or counseling project

STAFF PARTICIPANTS

Other participants included staff of the sponsoring Office of Education bureaus, and the offices of Public Affairs, Evaluation and Dissemination, Handicapped Concerns, and Women's Concerns. Also participating were resource persons from financial aid and counseling offices and education associations.

CAMPAIGN TO CUT ERRORS

The Conference featured a special campaign to assist students in reducing errors in filing for Basic Grant funds. The Conference took place at a crucial time in the "application cycle" of almost 5 million students filing for financial aid for academic year 1980-81. On January 1, 1980, Basic Grant applications, Study Money posters and Student Consumer Guides were mailed to counselors in high schools and community centers across the country, and to aid administrators at colleges and technical schools.

By January 31, 1980, students' families had received W-2 Forms from employers to be used in filling out income data for the Basic Grant Form. Thus, in February, millions of students and their families were filling out the Basic Grant Form (as well as the Family Financial Statement of the American College Test-

Program and the Finanical Aid Form of the College Scholarship Service) which were due at colleges and State scholarship agencies in early spring.

PUBLICITY

The Conference's publicity was designed to alert students and student peer counselors of the need to use care in filling out Basic Grant Forms completely and accurately in order to avoid the frustrations of several weeks delay suffered by more than a million students during 1979. At the Conferene it was noted that last year's simplification of the Basic Grant Form and the growing familiarity with the form by counselors and students has helped reduce the percentage of forms returned for "errors or ommissions" from 34 percent to about 30 percent in 1980.

As a result of the Conference, National Public Radio's Options in Education program carried information about the need for care in filling out aid forms in a March 1980 "Paying for College" series.

Conference participants have carried out many dissemination activities; many recommendations highlight outreach responsibilities for the Department of Education, for State grant and loan agencies, for aid administrators, and counselors, and for student projects. These activities under the new Department of Education are expected to be formalized into an annual National Awareness Campaign on College Costs. As increasing percentages of students need aid to meet rising costs, and since Basic Grant and Guaranteed Loan Forms are more complex than Internal Revenue Service 1040 Forms, a national campaign would assist consumers, counselors, and government agencies alike.

ORIGINS

In early 1977, student representatives from State and national student organizations met with then Commissioner Ernest Boyer to formalize a dialogue between postsecondary student leaders and the U.S. Office of Education. As a result, OE's Student Liaison Office was set up, staffed by students on a 6 month leave from school. Conferences were held in 1978, 1979, and 1980 for consumers to review the Office of Education's largest responsibility in postsecondary education -- delivering almost $6 billion each year in grants, loans, and jobs to over 3 million students at 9000 colleges and technical schools. Commissioner William Smith continued the important tradition of carrying on in-depth discussion with students. Similar activities are expected in the Department of Education under Secretary Shirley Hufstedler, who has voiced strong support of innovative ways to involve and assist students and parents in grassroots learning and services.

FINAL REPORT

In fall 1979, the Final Report of the Second Conference was sent to 13,000 student leaders, student editors, and financial aid directors at more than 3000 2-year and 4-year colleges, and to more than 1000 directors of educational opportunity projects supported by the Federal Government.

PLANNING . . .

Planning began in February 1979. At the close of the Second Conference, participants laid down guidelines for a Third Conference. A Planning and Selection Committee was established by representatives from nine national student organizations which have experience in advocacy to improve financial aid and counseling programs. To complete the Committee, five persons were selected from statewide student associations and at-large from participants at the Second Conference.

In summer 1979 interviews were held with staff from the Office of Education to secure financial support and plan for wider involvement, including programs in high schools. In early fall, with verbal support for funding, staff were retained on a part time basis. Notices and applications were mailed to over 1,000 student projects, and to financial aid and counselor organizations. As many student networks as possible were alerted. Over 250 applications were received. The quality was very high.

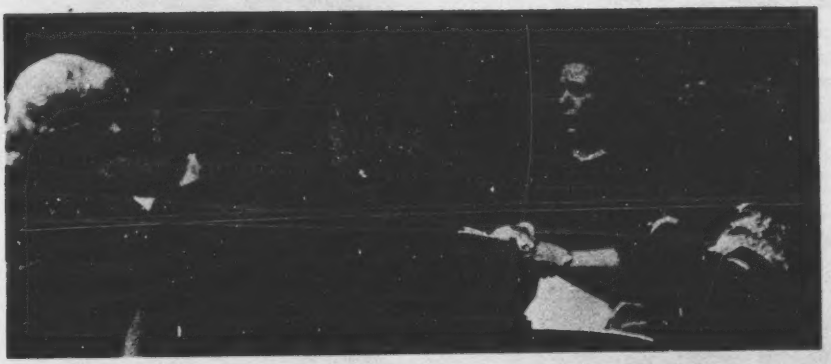
In December 1979 the Planning and Selection Committee (see photos) met for two days in Washington, D.C. to review the program and select the participants. Reviewing each application in a sub-group, the Committee looked for a balance between persons who had worked in aid and counseling offices, and students who had worked with student organizations. (See the About the Conference section.) The Committee selected a cross-section of students based on region, sex, race, age and type of institution attended, with a goal of selecting half the participants from minority backgrounds. High school students were selected from the Washington, D.C. region with help from educational counseling centers and student activities groups. Of the 86 postsecondary participants (including Planning Committee) from 29 states:

52 percent were women and 48 percent were men
52 percent were under the age of 22, and 48 percent were 22 or older
2 percent were Asian American
30 percent were Black
21 percent were Hispanic
4 percent were Native American
41 percent were White

In January and February 1980 samples of Federal and state outreach materials and Conference Working Papers were mailed to participants. Participants were telephoned to learn more about their interests. A D.C. Host Committee was gathered with aid from the Washington, D.C. Federation of Students and the George Washington University Student Association, the site of the Conference in downtown Washington. Staff of the Office of Education and financial aid officers and counselors were contacted for workshops, and final travel arrangements were made.

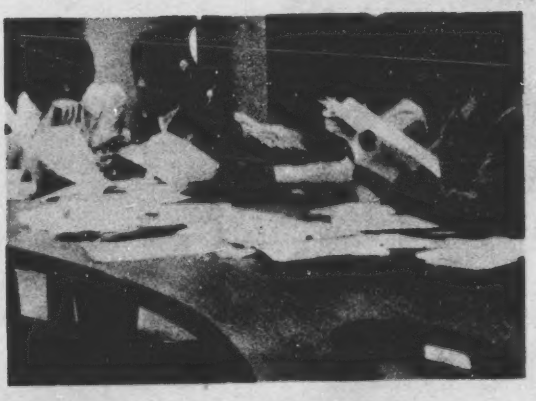
Photographs by Karon Cox and Adrienne Schwarzbach

Thomas Martinez (right) and Daryl Messinger (left) were elected Chairperson and Vice Chairperson of the Planning Committee.



Committee members talk about workshops on outreach needs of non-traditional and older students.

Right: 'Involving high school students for the first time' is the topic of a sub-group. Bottom left: Sixteen Committee members meet for two packed days with Conference staff and staff of three Office of Education Bureaus. Bottom right: A sub-group plans for increase in minority participants in Conference.



The First Day of the Conference zeroed in on the Office of Education's Awareness Campaign on the availability of financial aid. The Campaign was prompted by the expansion of eligibility for Basic Grants and Guaranteed Student Loans voted by Congress to help meet rising costs of education. The Campaign sent television and radio public service spots to stations which reach 85 percent of the viewing and listening population. Printed ads were sent to most general circulation newspapers and magazines. (See samples of printed ads elsewhere in report.)

The Awareness Campaign supplemented normal publicity of the Office of Education. In January 1980 several million copies of Basic Grant STUDY MONEY posters, Student Consumer's Guides to Federal Financial Aid, and Basic Grant and Guaranteed Student Loan forms were mailed to counselors in high schools and community centers, and to financial aid offices at colleges and technical schools.

Conference participants discussed how information affected the communities and kinds of students and families they knew. Did the Awareness Campaign have an impact? Did it help students and families talk to counselors about the specifics of applying for school and aid? Was it worth the cost? Participants gave many detailed comments on how to improve the t.v., radio and printed materials. Participants strongly supported the Awareness Campaign as assisting students and counselors, and urged it be continued and expanded to reach more audiences.

Participants from across the country exchange their experiences in informal discussions.

Top left: At the Opening Session, Commissioner of Education Bill Smith keynotes the Conference. Top right: Sandra Gray of the Educational Community Liaison Office tells how the participants bring a vital consumer spirit into the day-to-day workings of Federal programs. Lower left: John Ellis , a member of the Transition Team for the Department of Education, brings greetings from Secretary of Education Shirley Hufstedler. Lower right: Tom Minter of the Bureau of Elementary and Secondary Education talks about how counselors and postsecondary students help high school students in transition to further education.

After the screening of five 30-second and 10-second television public service announcements at the Opening Session, participants gave many comments to staff of the Office of Education's Office of Public Affairs and Bureau of Student Financial Assistance.

Tomas Martinez (top) leads the introductions of participants at lunch. Participants (center) give 30 second introductions of themselves. After dinner (right) extrovert participants stage a production of 'how a typical middle-class minority-white family' finds information for both a daughter and mother about money for college.

The Second Day focused on what happens after a student has gotten information, has filed for financial aid, or has enrolled in postsecondary education.

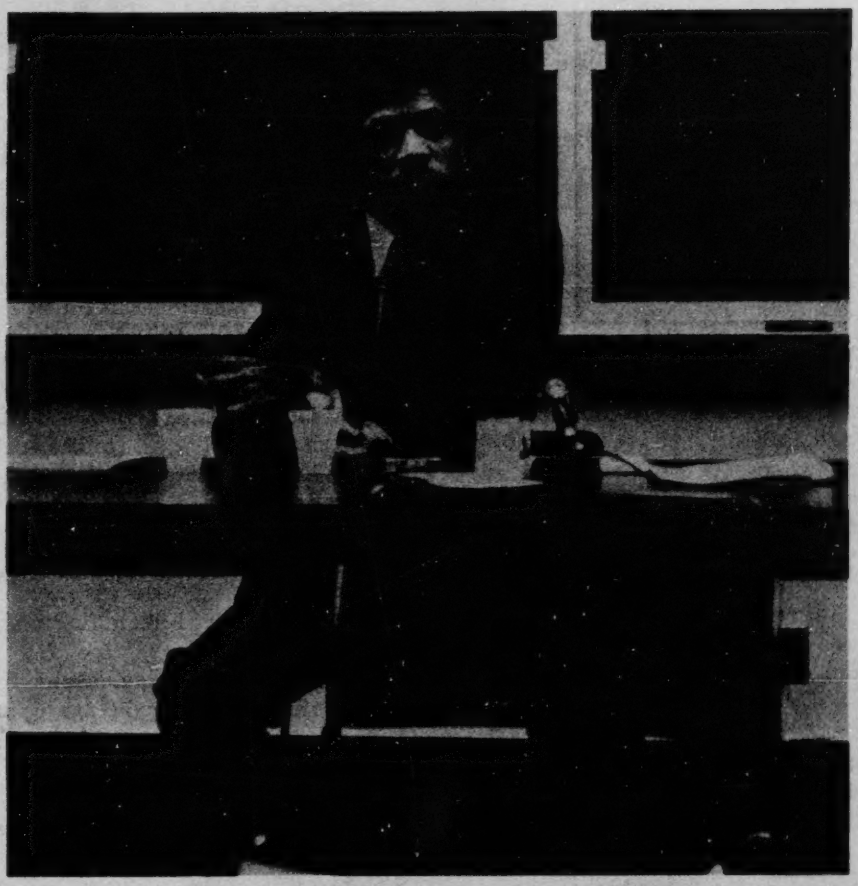
Participants reviewed the errors students make in filing Basic Grant applications. Currently about 30 percent of students (over a million in 1978-79) had their Basic Grant form returned for incomplete or conflicting information. A complex form and instructions contribute to the problem, as students must provide more information than on Internal Revenue Service 1040 Forms. Students suggested further clarifications and recommended making counselors available to aid students in filling out forms. Participants also reviewed an Office of Education study of how to improve financial aid services on campuses. Students recommended training and hiring students to supplement current staffs.

Participants reviewed the history of the Office of Education's Talent Search, Educational Opportunity Center, Upward Bound, and Special Services Programs, which aid disadvanted students prepare for and continue in postsecondary education. These "Trio Programs" use about $150 million per year to aid almost 400,000 students through over 1,000 projects. A discussion of a new program to assist disadvantaged students in pursuing scientific studies brought a thorough discussion of how Upward Bound projects are funded. Participants recommended that current projects be continued before new programs are begun. "Funding" for all programs was a major concern of the participants in the face of Federal budget cutbacks.

Participants worked in six task forces to make recommendations about outreach and support programs. The task forces looked at the needs of several audiences: Minority, Non-traditional, High School, Women, Training for Student Leaders, and Handicapped.

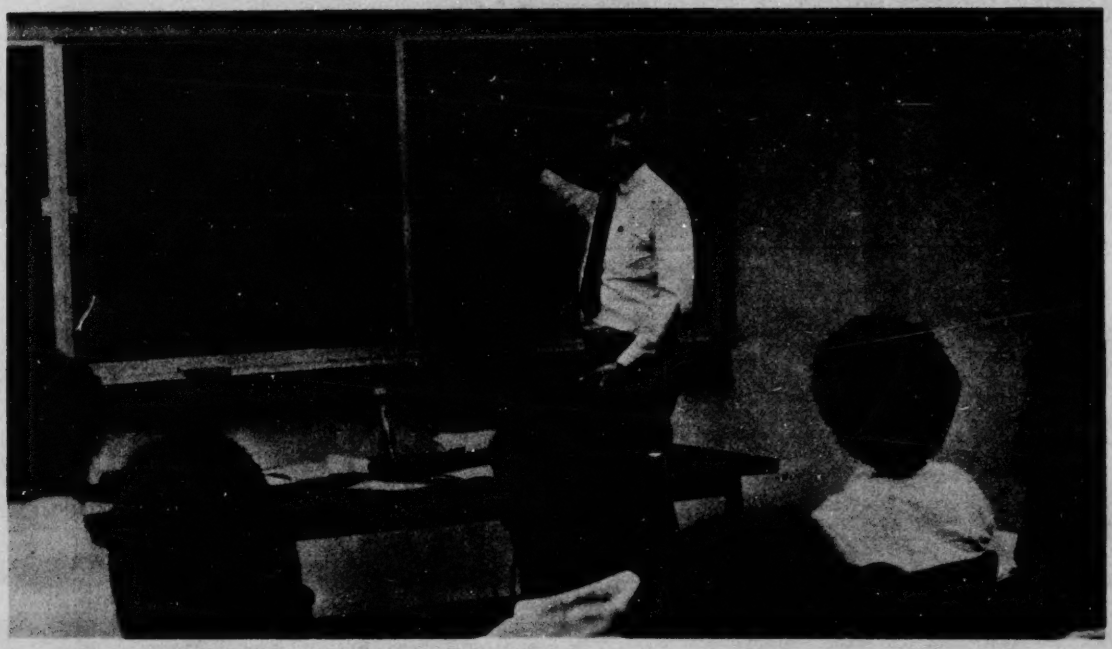
Kathleen Downey, President of National Student Educational Fund, presents views in workshop.

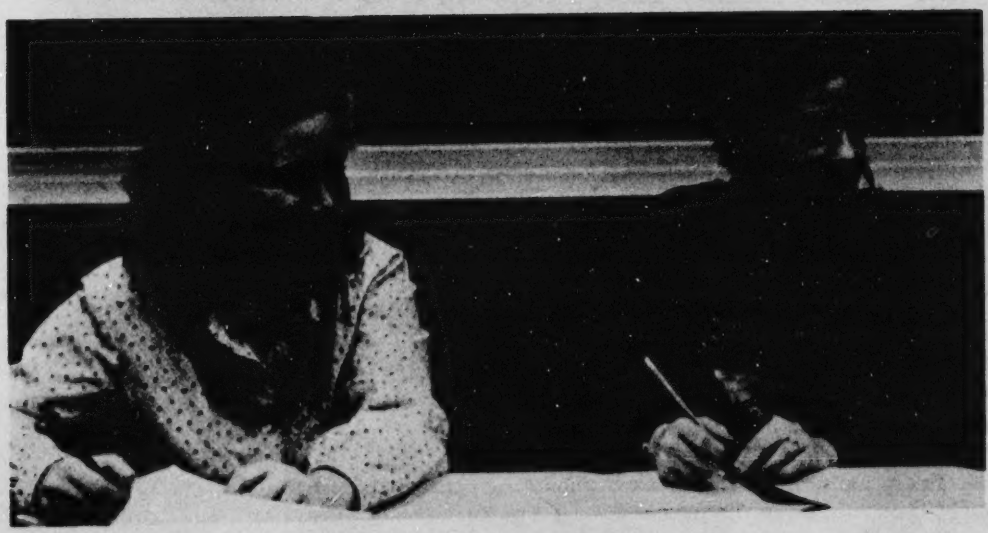
Steve Blair of the Bureau of Student Financial Assistance holds up a form to make a point.



Right: Arnold Mitchem of National Coordinating Council of Educational Opportunity Associations, representing Trio Program campus project staff, tells how student interns at the Trio Desk at United States Student Association have effectively communicated with Congress to increase funding for Trio Programs during the past 4 years.

Bottom: David Johnson of the Bureau of Higher and Continuing Education goes to the blackboard to describe the many steps to review projects for funding in Upward Bound program.





Top: Participants speak up at workshops on how to improve programs at campus - and Federal - level.

Center: Task Forces go into detail to make recommendations for action by the Federal Government, by campus projects and by student organizations.

Left: Participants continue discussions at the coffee table.

THIRD DAY . . . RECOMMENDATIONS AND FOLLOW-UP

The Third Day started with crash-course briefings on major postsecondary policy issues being debated in Washington, D.C. which have impacts on prospective and enrolled postsecondary students. The briefings were:

(1) The Re-Authorization in 1980 of Federal postsecondary education programs, including financial aid and consumer information about education. Congress will be setting basic policy which will last until 1986.

(2) Re-Authorization of Title III, institutional aid to developing postsecondary institutions, including historically-Black colleges, which enroll large numbers of lower income students.

(3) Campus and Federal enforcement of Title IX, prohibiting discrimination by sex in elementary, secondary and postsecondary schools.

(4) Trends in enrollments for minority students, particularly Black and Hispanic students.

(5) Policies affecting single heads of households, who are attempting to secure postsecondary education.

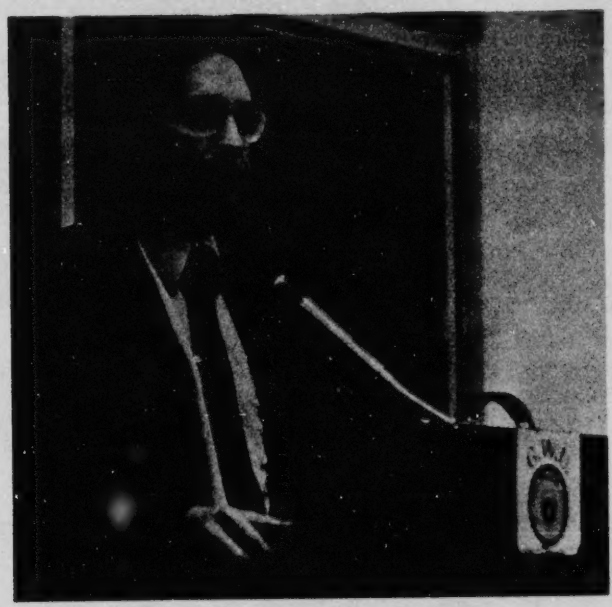
(6) Plans for Student and Parent Involvement in the Department of Education, including Student Liaison Office and potential future conferences.

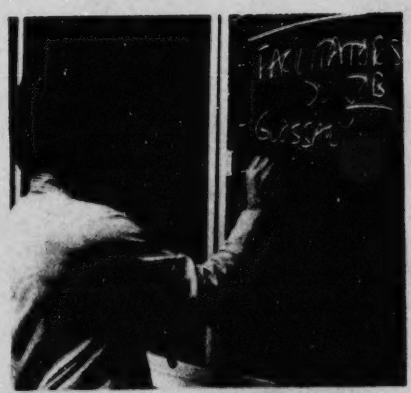
Task forces reported their recommendations to the Conference as a whole. Representatives of the Office of Education responded. Detailed recommendations and responses are included in the report.

Participants used ACTION SHEETS to describe activities they will be pursuing in the coming year. (See Follow-Up Activities.) And, participants evaluated the Conference - agreeing strongly that it was very valuable, had prepared them for work in the coming year, and had introduced them to persons from around the country whom they could call on for help. Participants felt many other students would benefit from similar experiences.

One month after the Conference the Senate Education Subcommittee adopted an amendment to provide training for student peer counselors and volunteers who provide financial aid and student support services.

At the close of the Conference, many participants met with the Planning Committee and urged that the Committee meet with staff of the new Department of Education about a Fourth Conference and other activities to tap the resources of students in improving learning opportunities.





Top: Tom Butts, head of the Bureau of Student Financial Assistance, responds to Conference recommendations. Right: Ken Fischer takes down ideas during Conference evaluation. Bottom: Participants hear presentations of recommendations by Task Forces and responses by Office of Education staff.

FOLLOW UP ACTIVITIES

Conference participants have reported the activities they will be carrying out during 1980.

Participants will be working to:

1. Disseminate financial aid information to students in colleges and high schools (55 percent)

2. Organize to increase student involvement in financial aid and outreach projects about educational opportunity (50 percent)

3. Form or work with advisory committee to financial aid office or student support counseling office (47 percent)

4. Carry out peer counseling program, including training of peer counselors in financial aid and student support (20 percent)

5. Increase support for financial aid programs in campus budgets and in state legislatures (14 percent)

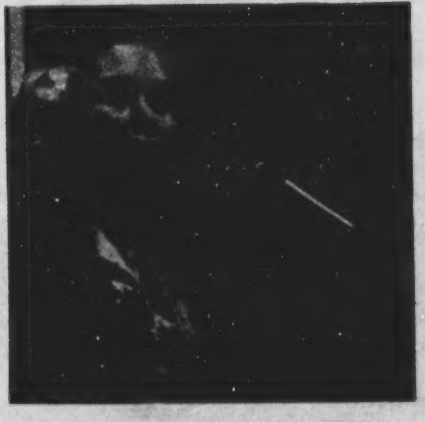
Participants will be working in these specific activities:

Organizing minority students
Organizing handicapped students
Preparing financial aid workshops for students and their parents
Developing financial aid orientation programs for high school students
Designing a booklet on peer counseling in financial aid
Meeting on a regular basis with the Director of Financial Aid and other campus student service administrators
Forming or working with campus student lobby group
Organizing a campus financial aid symposium
Calling radio and television stations to encourage the airing of public service awareness spots about financial aid
Work with the Bureau of Indian Affairs
Organizing a Native American higher education conference
Informing campus women's groups about Student-Commissioner Conference Women's Task Force recommendations
Conducting a campus survey to assess student concerns about the ways to improve student financial aid services
Working to have peer counselors attain college credit for work
Working to educate high school counselors about financial aid
Meeting with high school principals and guidance counselors on a regular basis
Developing high school student government association committees and conferences on financial aid
Designing a booklet in plain English about financial aid
Meeting with college presidents, student associations and student service administrators
Working with state student associations on financial aid budgets

Pete Escobedo of National Third World Student Coalition presents Minority Task Force recommendations.

Tony Farma of U.S. Association of Evening Students tells views of Non-Traditional Student Task Force.

Melinda Yaki and Michelle Bouchard, high school students from Washington, D.C. area, give report of High School Task Force.



Moira Burns of University of Maryland's University College speaks for Women's Task Force.

Laura Cahill of Boston College reports for the Task Force on Training Student Leaders.

Carol Saffen, of Purdue University, and Steven Miller and Jamie Fareca, of Queens College, tell ideas of Handicapped Student Task Force.

TASK FORCE RECOMMENDATIONS

A. MINORITY TASK FORCE

1. Recommendation to: Congress and U.S. Department of Education
About: Funding for Trio Programs

Funding for all Trio Programs (Talent Search, Upward Bound, Special Services for Disadvantaged Students, Educational Opportunity Centers) should be increased. Current programs should not be cut back in order to fund new initiatives designed to assist disadvantaged students enter science fields.

2. Recommendation to: Congress and U.S. Department of Education
About: 1980 Reauthorization of Federal Student Aid Programs

House bill H.R. 5192 should be endorsed, because it calls for a gradual increase in all student aid programs. In particular, it calls for a gradual lifting of the Basic Grant Program's restriction of cost payments - from 50 percent to 70 percent. The current restriction affects low-income students attending community colleges or lower-cost 4-year colleges.

Senate bill S. 1600 should be opposed, because it proposes to increase the interest rate of National Direct Student Loans from 3 to 7 percent.

3. Recommendation to: Congress
About: Loan Forgiveness for Work in Disadvantaged Communities

Borrowers of National Direct Student Loans should have the opportunity to reduce part of their debt in return for working in economically disadvantaged communities, regardless of occupation.

4. Recommendation to: Congress
About: Length of Time to Repay NDSL and GSL Loans

Borrowers of NDSL and GSL Loans should have the opportunity to repay their loans over more than 10 years, thus reducing monthly payments.

5. Recommendation to: Congress
About: Amount of NDSL at Private Colleges

The amount a student may borrow in the NDSL Program should be increased if the student is enrolled in a private institution where costs have gone up.

6. Recommendation to: Congress and Institutions
About: Graduate Fellowships

Grant support should be increased at the graduate level, specifically for minority fellowships.

7. Recommendation to: Congress
About: Re-establishment of G.I. Bill

Since large numbers from minority groups enter the Armed Forces, the G.I. Educational Bill of Rights should be re-established as a right.

8. Recommendation to: U.S. Department of Education and Institutions
   About: Hiring of Minorities

The Department of Education should hire greater numbers of Hispanics, Blacks, and Native Americans in policy-making capacities. In addition, minority persons should be hired in high level administrative positions on the high school and postsecondary institutional level.

9. Recommendation to: Postsecondary Institutions
   About: Priority for Financial Aid for Economically Disadvantaged

Postsecondary institutions should give priority to economically disadvantaged students, as opposed to middle-income students, in all areas of financial aid.

10. Recommendation to: Postsecondary Institutions
    About: Economic Criteria for Fellowships

Postsecondary institutions should make fellowships available based on economic criteria, as opposed to using only academic criteria.

11. Recommendation to: Congress and Postsecondary Institutions
    About: Child Care Expenses

Congress should provide appropriations for child care expenses in financial aid and make sure that institutional financial aid administrators budget for child care in financial aid packages.

12. Recommendation to: U.S. Secretary of Education
    About: Institutional Discretion in Standards for Satisfactory Progress by Students

The Secretary of Education should issue a bulletin clarifying for postsecondary financial aid administrators that the institution has discretion in setting its own standards for satisfactory academic progress by students, and that these standards are not set by the Federal Government.

13. Recommendation to: U.S. Secretary of Education and Conference Planning Committee
    About: Minority Participation in Future Conferences

As Federal programs are designed to help low-income and minority students gain access to postsecondary education, future conferences should continue to have a make-up of at least 50 percent minority students, of which one-half are women. In addition, 90 percent of the participants should be recipients of financial aid, with 50 percent coming from families with at least one generation of education disadvantage.

14. Recommendation to: U.S. Secretary of Education and Conference Planning Committee
    About: Minority Participation in Planning Future Conferences

For any future conferences with the Secretary of Education, the Planning Committee should include 50 percent minority participation. Participants should not have to spend funds for standard expenses such as room and board, transportation, and child care. Future conferences should be 4 days, with the first day for informal orientation and special interest workshops.

B. NON-TRADITIONAL TASK FORCE

1. Recommendation to: Congress
   About: Assessment of Income of Independent Students

During the reauthorization of Federal student aid programs in 1980, Congress should adopt the House provisions of H.R. 5192 cutting the assessment of discretionary income for independent students and making it comparable to the assessment of income of dependent students and their families.

2. Recommendation to: Congress
   About: Child Care Costs in Financial Aid

During the reauthorization of Federal student aid programs in 1980, Congress should adopt the House provisions of H.R. 5192, which includes reasonable child care costs in determining financial need.

3. Recommendation to: Congress
   About: Expanding Eligibility for Aid to Less-Than-Half-Time Students

Congress should adopt legislation to provide financial aid to less-than-half-time students.

4. Recommendation to: Congress
   About: Funding for Educational Information and Opportunity Centers

Congress should appropriate additional funding for educational outreach programs, such as the Educational Opportunity Centers and Educational Information Centers.

5. Recommendation to: U.S. Department of Education
   About: Conflict Between Financial Aid and Other Public Assistance

The Department of Education should identify and resolve problems students confront when financial aid and other public assistance programs have conflicting guidelines. The Federal Interagency Committee on Education should take the lead in this area.

6. Recommendation to: U.S. Department of Education
   About: Information for Part-Time Students

The Department of Education should place more emphasis on aid to half-time and less-than-half-time students in the development of informational materials, such as television and radio public service announcements, the Student Consumer's Guide and other publications.

7. Recommendation to: U.S. Department of Education
About: A New Information Guide for Non-Traditional Students

The Department of Education should develop and distribute a new financial aid guide specifically directed toward non-traditional, independent and part-time students.

8. Recommendation to: U.S. Department of Education
About: Funding for Education Outreach Programs

The Department of Education should support increased funding of education outreach programs, such as the Educational Opportunity Centers and Educational Information Centers, so that they are available in every community in the country.

9. Recommendation to: Student Projects
About: Cooperation with Education Outreach Programs

Campus student projects should cooperate more with education outreach programs such as the Educational Opportunity Centers and Educational Information Centers and support adequate funding for such centers.

10. Recommendation to: Student Projects
About: Dialogues with Financial Aid Professional Associations

Campus student projects should initiate dialogues with regional and State financial aid professionals and professional associations, such as the National Association of Student Financial Aid Administrators.

11. Recommendation to: Financial Aid Administrators/Counselors
About: Services for Night School Students

Campus financial aid administrators and counselors should increase efforts to coordinate financial aid counseling activities with existing night student service units.

12. Recommendation to: Financial Aid Administrators/Counselors
About: Evening Office Hours

Campus financial aid administrators and counselors should attempt to make financial aid personnel and offices available in the evenings.

13. Recommendation to: Financial Aid Administrators/Counselors
Authority: Equity in Aid Between Traditional and Non-Traditional Students

Campus financial aid administrators and counselors should encourage a more equitable distribution of institutional aid resources between traditional and non-traditional student populations.

14. Recommendation to: Individual Students and Families
Authority: Working with Student Organizations

Students should affiliate with local and national organiztions which are currently addressing financial aid issues.

15. Recommendation to: Individual Students and Families
Authority: Educating Public Officials on Needs of Non-Traditional Students

Students should contact elected representatives at the Federal, State, and local levels to educate them about the concerns and needs of non-traditional students.

16. Recommendation to: President of the United States
About: Appointment of Non-Traditional Student to Advisory Council

The President of the United States should appoint a non-traditional student as one of the two student members of the new Intergovernmental Advisory Committee on Education.

C. HIGH SCHOOL TASK FORCE

1. Recommendation to: U.S. Department of Education
About: Financial Aid Workshops for High School Counselors and Students

The Department of Education should urge high school counselors and students to participate in the numerous financial aid workshops in order to better educate themselves about financial aid.

2. Recommendation to: Recognized High School Leadership Organizations
About: Use of Student Leadership Programs in Disseminating Financial Aid Information

Student leadership programs and workshops sponsored by various high school organizations (such as the National Association of Student Councils and National Honor Society) should include instruction on the financial aid process so that recognized student leaders may aid their counseling centers in disseminating information.

3. Recommendation to: U.S. Department of Education
About: Dissemination of Financial Aid Advertisements

Dissemination of financial aid advertisements and information should include high school newspapers, and publications printed for high school students, such as the Student Advocate, sponsored by the National Association of Secondary School Principals.

4. Recommendation to: Local School Boards
About: Special Recognition to Counselors with Training in Financial Aid

High school counselors who have participated in financial aid workshops or classes should receive continuing education credits or payment for their services.

5. Recommendation to: Local Student Boards and Parent-Teacher Associations
About: Prime Time Public Service Announcements About Financial Aid

Local student boards and PTA's should apply more pressure on local television and radio stations to air financial aid information at prime time hours.

6. Recommendations to: U.S. Department of Education
About: Dissemination of Financial Aid Information to High Schools

The Department of Education should provide, at minimum, ten Basic Grant applications and Student Consumer's Guide per fifty high school students to ensure adequate information in the counselor's office. In addition, forms and guides should be sent directly to the student government office for dissemination.

7. Recommendation to: Postsecondary Financial Aid Administrators, Parent-Teacher Associations, and High School Guidance Counselors
About: Training for Parents in Financial Aid

Financial aid administrators from postsecondary institutions should hold seminars in order to train parents of high school students in the financial aid processes. These parents can then assist other parents and students in training and dissemination of financial aid information.

8. Recommendation to: Bureau of Elementary and Secondary Education
About: Symposiums on Financial Aid

One criterion for accreditation of high schools should be the ready access of financial aid, college, and career information by high school students.

9. Recommendation to: Postsecondary Financial Aid Administrators
About: Symposiums on Financial Aid

Financial aid administrators in postsecondary institutions, hopefully in conjunction with peer counselors, should develop a financial aid symposium for high schools in their region.

10. Recommendation to: Bureau of Elementary and Secondary Education
About: Equal Opportunity in Procuring Financial Aid

The primary concern and problem is adequate and incomplete counseling. Such ineptness seriously threatens equal opportunity for future education and career choices. While the Bureau of Elementary and Secondary Education of the Depart-

ment of Education is hesitant to involve itself in affairs of particular State and local school boards, BESE foes have a role in ensuring equal opportunity. Therefore, it is recommended that BESE mandate adequate dissemination of information on financial aid to all high school students, regardless of race, sex, religion, or income.

11. Recommendation to: Bureau of Higher and Continuing Education
About: TRIO Programs

Programs which prepare high school students who have traditionally been excluded from postsecondary education because of inadequate secondary education and guidance (such as the TRIO Programs of Talent Search, Upward Bound, and Educational Opportunity Centers) should be continued, as they have been proven effective in achieving their purpose.

D. WOMEN'S TASK FORCE

1. Recommendation to: U.S. Department of Education and Postsecondary Financial Aid Administrators
About: Educational Information for Women

We would like to reaffirm and extend the recommendation of the Women's Task Force of the Second Student-Commissioner Conference: that recognizing the need of information for women and that many women live outside traditional information networks, we recommend that the Department of Education, in cooperation with campus financial aid administrators, require that all postsecondary institutions participating in aid programs direct some of their administrative allowances toward outreach and supportive services for nontraditional students and prospective students who are not being reached through traditional sources of information. Some places to be targeted are social service offices, community-based women's groups, and other places such as laundromats, supermarkets, and mass transportation stations.

2. Recommendation to: U.S. Department of Education and Health and Human Services
About: Information for Disadvantaged Women

We recommend greater communications and cooperation between the Department of Education and the Department of Health and Human Services. The Department of Health and Human Services has traditionally promoted the WIN(Work Incentive) Program. We recommend that the Department of Health and Human Services extend its sight beyond welfare programs toward assuring access to postsecondary education for social service recipients. To this end, we call for the Department of Education to provide counseling training for social service agents in the area of student financial aid.

3. Recommendation to: Congress, U.S. Department of Education, Postsecondary Financial Aid Offices
About: Procedure for Changing Financial Status for Women on Social Service Aid Who Receive Student Financial Aid

We recommend that the Department of Education and the Office of Public Affairs establish standards requiring non-sexist language and move to avoid sexual stereotyping in all public information. We recommend that national and State financial aid administrator associations do the same.

5. Recommendation to: U.S. Department of Education
   About: Studies of Impact of Aid on Graduate and Professional Women

It has been well-documented that aspiring graduate and professional women are discriminated against when considered for student assistance. We recommend that the Department of Education begin an immediate study to chart the statistics on women who do not continue academic study beyond the Bachelor's degree due to the inaccessibility of financial assistance. We also recommend that the Department of Education conduct a survey of all undergraduate women who will not continue their studies due to the inaccessibility of financial assistance.

6. Recommendation to: U.S. Department of Education
   About: Studies of Impact of Aid on Women

In order to identify differing treatment of, or impact on, women and girls in general, or minority women and girls in particular, we recommend that the Department of Education immediately begin studies of the impact of aid programs on women, analyzing data on participation rates, award levels, and aid packaging by sex, race, and ethnicity, including cross tabulations of these categories. Special attention should be given to the impact of child care expenses on student expense budgets.

7. Recommendation to: Congress and U.S. Department of Education
   About: Aid for Less-Than-Half-Time Students

Recognizing that many returning women students are unable to attend school on at least a half-time basis due to family responsibilities and financial restraints, we recommend that Congress and the Department of Education extend eligibility for financial aid to less-than-half-time students who are either seeking a degree or trying to improve their job skills.

8. Recommendation to: Congress and the U.S. Department of Education
   About: Treatment of Assets of Independent Students

Recognizing that many older returning women are independent students who may or may not be married and have dependents, and recognizing that the assets of independent students are currently more heavily taxed than for families of dependent students, we recommend that Congress and the Department of Education eliminate the distinction in the treatment of assets between independent students and parents of dependent students. In addition, we recommend that the Department of Education develop criteria for determining expected family contributions in ways which do not penalize independent students with dependents.

9. Recommendation to: Congress and U.S. Department of Education
   About: Extension of Time Limits for Receiving Aid by Part-Time Students

Recognizing that Basic Grants, Supplemental Grants, and State Student Incentive Grants (matching state scholarship funds) serve populations with the greatest financial need, of which a disproportionately high number are women, we recommend that time limits placed on eligibility be liberalized so that grants can be available to students for up to five full academic years, instead of four, or the equivalent for part-time attendance, or until receipt of a bachelor's degree, whichever comes first.

10. Recommendation to: Congress and U.S. Department of Education
About: Off-Campus Living Expenses in Basic Grant Calculations

Since many older and married students tend to live off-campus, we recommend that changes be made in calculations of Basic Grants to adjust for the increased off-campus living expenses.

11. Recommendation to: Congress and U.S. Department of Education
About: Procedure for Changing Dependent-Independent Status

We recommend that a procedure be developed for major changes in the status of a dependent or independent student, particularly for a dependent student who marries while in school. This procedure should be used both for the calculation of Basic Grant awards and in the Uniform Methodolgy used for other campus-based awards.

12. Recommendation to: Congress and U.S. Department of Education
About: Child Care Expenses

We recommend that child care and related costs be included in "actual costs of attendance" in constructing student expense budgets.

13. Recommendation to: Congress and U.S. Department of Education
About: Distinction Between Parental Support and Support from Spouse

We recommend that the expected family contribution in the Basic Grant Program be changed to eliminate distinctions between financial support from parents and from a spouse, particularly for persons with dependents other than a spouse.

E. DEVELOPING STUDENT LEADERS TASK FORCE

1. Recommendation to: U.S. Department of Education and Congress
About: A Training Program for Peer Counselors

A nationwide training program for student peer counselors should be instituted.

2. Recommendationto: U.S. Department of Education
About: Postsecondary Financial Aid Administrative Allowance

The Department of Education should request from Congress an administrative allowance for postsecondary institutions' financial aid offices to be used for financial aid information and services, including the training of peer counselors.

3. Recommendation to: U.S. Department of Education
About: Continuation of National Conference on Financial Aid and Outreach About Postsecondary Educational Opportunities

We recommend that the Secretary of Education continue to bring together staff from several bureaus and agencies to exchange information with student leaders from across the country on key educational issues and thereby establish a network of student leaders.

4. Recommendation to: U.S. Department of Education
About: Regional Financial Aid Conferences to Train Student Leaders

We recommend that the Department of Education sponsor 10 regional conferences in the Department of Education Regions on an annual basis on financial aid. These conferences should focus on Federal, State, and local financial aid to train student leaders to disseminate information to the greatest number of students.

5. Recommendation to: U.S. Department of Education
About: Model Peer Counseling Programs

The Department of Education should review existing peer counseling programs and disseminate a package of "model" programs that can be adapted to individual institutional needs.

6. Recommendation to: U.S. Department of Education
About: Student Voice in Distribution of Federal Financial Aid

The Department of Education should ensure that students have a voice in the decision-making process for distributing Federal financial aid dollars, including on campus financial aid advisory committees.

F. HANDICAPPED TASK FORCE

1. Recommendation to: Congress
About: Non-Deduction of Grant and Work-Study from Vocational Rehabilitation Grants

Congress should eliminate the deduction of Department of Education funds from the Department of Health and Human Services' Rehabilitation Services Administration funds for disabled students attending postsecondary institutions. Congress should amend the statement that "grants will not affect" rehabilitation benefits to include "work-study" funds as well.

2. Recommendation to: Congress
About: Financial Aid Information for Disabled Students

Congress should amend Student Consumer Information sections so that postsecondary institutions will provide specific information about financial aid for handicapped students. In addition, institutions should provide information about the accessibility of their buildings.

3. Recommendation to: Congress
About: Waiver of Half-Time Requirement for Financial Aid Eligibility

Congress should provide that the half-time attendance requirement may be waived if it was documented by a medical person that the academic load was "full-time" or "half-time" for a disabled person.

4. Recommendation to: U.S. Department of Education
   About: Technical Assistance for Accessible Postsecondary Institutions

The Department of Education should prepare a plan to help postsecondary institutions meet the requirements of Section 504 to become accessible to handicapped students.

5. Recommendation to: U.S. Department of Education
   About: Coordination with Vocational Rehabilitation

The Department of Education should place a greater emphasis on coordinating plans with vocational rehabilitation agencies to meet the needs of handicapped students.

6. Recommendation to: Financial Aid Administrators and Counselors
   About: Work-Study Opportunities for Handicapped Students

Postsecondary financial aid administrators should provide work-study jobs in all fields which would allow handicapped students to grow mentally and emotionally, including areas such as peer counseling.

7. Recommendation to: Financial Aid Administrators and Counselors
   About: Increased Knowledge of All Benefits for Handicapped Students

Postsecondary financial aid administrators and counselors should find out the details of the benefits for which handicapped students are eligible under Department of Education and Rehabilitation Services Administration programs and other programs, and be equipped to handle the paperwork to be sure students receive all benefits.

8. Recommendation to: Financial Aid Administrators and Counselors
   About: Use of Work-Study Funds for Outreach Counselors

Postsecondary financial aid administrators and counselors should use Work-Study funds to hire peer counselors to assist handicapped students in learning about benefits and completing paperwork.

9. Recommendation to: Campus Student Projects
   About: Filing of Complaints If Campus Is Not Accessible by June 1980

Campus student projects should file complaints with the Office for Civil Rights of the Department of Education if postsecondary institutions do not meet the June 1980 deadline for making buildings and facilities accesssible to handicapped students under Section 504.

10. Recommendation to: Campus Student Projects
    About: Awareness Days

Campus student projects should organize Awareness Days to get handicapped students and other students involved in classroom discussions and other activities about making the campus accessible for all students.

11. Recommendation to: Campus Student Projects
    About: Requirements for Counseling and Education Majors

Campus student projects should work with faculty and administrators to develop required courses in education and counseling programs about handicapped students.

12. Recommendation to: Individual Students
About: Monitoring by Asking Questions

Individual students should ask questions and require explanations by financial aid administrators, counselors, and others about financial aid benefits and the quality of service for handicapped students.

COMMENTS . . .

From Acting Deputy Commissioner for Student Financial Assistance Tom Butts

Minority Task Force

Recommendation 2. One of the Administration's principal concerns in the reauthorization of Title IV programs is protecting needy students. The major problem with H.R. 5192, the House-passed reauthorization bill, is that it provides for unacceptably large increases in the Basic Educational Opportunity Grant (BEOG) program, while ignoring the need for major reforms in the student loan programs. It simply is not feasible to raise the percentage of education costs a BEOG would cover (from 50 percent to 70 percent) and, at the same time, allow the cost of the student loan programs (Guaranteed Student Loan (GSL) and National Direct Student Loan (NDSL)) to go unchecked. Should this situation be permitted, funds for grants and work-study programs could be severely reduced, and students would eventually become dependent on loans for financial aid. We believe this reliance solely on loans would place too great a financial burden on students.

For this reason, the Administration has proposed restructuring the GSL and NDSL programs to reduce the cost, improve loan availability, and improve loan repayment procedures (thereby reducing the high default rates). Our proposals for the two loan programs address these areas.

The NDSL program would become a "basic" loan program which would meet the remaining need of a student after other sources of support are tapped. It differs from the current NDSL program in the following ways:

a. ensures access to loans by eliminating the requirements that the institution apply for funds and that the school contribute 10 % of its funds to the program. The current State allocation formula would be eliminated.

b. shifts the responsibility for collections to the Federal government.

c. limits the amount a student can borrow to that which makes up the difference between education cost and the total amount of other sources of support (including the family contribution determined according to income and the presumption of $700 in student self help).

d. provides for flexible repayment terms, including consolidation of loans at graduation and a graduate repayment period based upon a total debt.

e. increases the interest rate from 3 percent to 7 percent, or the Treasury bill rate minus 1 percent, whichever is less, in order to better reflect the changes in the cost of money since the program was first established.

f. forgives in-school interest payments for undergraduates (as is now the case in the NDSL program, but only defer such payments for graduate students).

GSL would become a "supplemental" loan program, not based upon need, but designed to help the family finance the expected family contribution, and to meet any costs not met through other assistance. It would provide a way of spreading the burden of that contribution over a longer period of time.

The Basic Grant program is working well. We support an increase in the maximum grant, but the maximum should be set through the annual appropriations process, not through an inflexible authorizing legislation that runs for several years.

Recommendation 3. Loan forgiveness was a provision of the National Defense Student Loan Program when it was created in 1958. At that time, loan forgiveness was important, but with the availability of grants, it is no longer as important. Loan forgiveness provisions are very expensive to fund, reduce the funds available for reloaning, and do not seem to significantly affect career choices. Because of these limitations, the Administration has not recommended expanding any loan forgiveness provisions and is recommending eliminating those provisions already in effect.

Recommendation 4. The Administration recognizes the difficulty students face in repaying their loans and is proposing that the repayment period be based on the size of the total indebtedness, with a total repayment period of up to 20 years. This period could be extended and the repayment schedule altered because of borrower hardship.

Recommendation 5. The Administration is proposing, under its "basic" loan program, that the amount of the loan limit depend upon the cost of education (ascertained through commonly used procedures) minus other aid (Federal, State, and institutional) and the expected family/self-help contribution. This would allow the loan amount to more responsibly reflect a relationship to the cost of education minus other student aid. We are also proposing that the loan limits be increased to a maximum of--$3,750 annually for undergraduates; $5,000 annually for graduate students; $12,500 cumulative for undergraduates; $25,000 cumulative for graduate and undergraduate study combined.

Recommendation 8. The Department of Education (ED) supports affirmative action programs for hiring minorities.

Recommendation 9. ED and the Administration have always believed that the economically disadvantaged students should be the first to be awarded financial aid. The funds and the programs expanded through MISAA are also available for middle income students. By not controlling loan program costs, money will be diverted from low income students.

Recommendation 11. The Federal campus-based student aid programs currently allow an institution to take into consideration child care expenditures in preparing and awarding financial aid packages. Including or not including child care expenses remains at the institution's discretion.

Recommendation 12. The current legislative language is quite clear that it is the institution's responsibility to establish and apply its own standards of satisfactory progress. The Administration believes, however, that the current language is too lax and is proposing that we add a minimum "satisfactory progress" requirement: Continuing students must successfully complete one-half of the workload undertaken in the previous academic period in which they used Title IV assistance.

In reauthorization, the House would set no minimum standard, and the Senate language would add a minimum satisfactory progress standard that a student complete at least 75 percent of the course work preciously undertaken using Title IV aid.

Recommendations 13 and 14. The composition of the Student Conference should be de-

signed to best provide the Department of Education personnel with a sense of the students that are served by the Department's programs, while recognizing the reality of budgetary constraints.

Non-Traditional Task Force

Recommendation 1. Independent students are the direct beneficiaries of the education they are pursuing. Therefore, a substantial portion of their resources should be used to meet those educational costs. For 1980-81, we initiated a lower contribution rate for independent students with dependents of their own. Parents with dependent students have to maintain themselves and their dependents and meet their children's educational costs. We continue to support the idea that parents must direct part of their financial resources to meet the educational costs of their offspring, and that independent students should direct the vast majority of their resources to meet their own educational costs.

Recommendation 2. While we support the idea of having child care costs built into the determination of a student's campus-based aid, these costs vary widely, depending on child care facilities. Therefore, a standard would not be workable. However, institutions should take these costs into account in determining an individual student's budget.

Recommendation 3. Most part-time students are half-time students and are already eligible for financial aid. We believe that the current "less-than-half-time" minimum requirement (generally two courses) is reasonable, and there are not much data available on the needs of less-than-half-time students.

Recommendation 5. The Department of Education supports the idea of identifying and resolving problems students confront when financial aid and other public programs have conflicting guidelines. Agreements have already been made for student aid and Bureau of Indian Affairs programs. The Higher Education Assistance for the Handicapped (HEATH) Project is currently bringing about agreements between postsecondary institutions and the State agencies administering vocational rehabilitation funds to ensure that these funds are distributed efficiently and equitably. Similar cooperative efforts will take place for other conflicting Federal and State programs.

Recommendations 6 and 7. We support the idea of providing more emphasis on aid to half-time students and are developing information materials targeted to the non-traditional student population.

Recommendation 10. We applaud such efforts and suggest that this dialogue also include Educational Opportunity personnel, TRIO personnel, and youth-serving organizations. It is up to the individual student to seek out his or her colleagues and develop ways of getting information to potential students, rather than relying solely upon Federal or State governments to engage in outreach activities.

Recommendations 11 and 12. We support the idea that institutions should make support services available to evening students.

Recommendation 14. We support this recommendation. Students need to take an active part in all forums that are addressing financial aid and other student issues.

Recommendation 15. We support this recommendation because it emphasizes the role of students. Students should take the lead to contact institutional, legislative, and administrative personnel to educate them about the concerns and needs of non-traditional students. It is students who best know these needs.

High School Task Force

Recommendation 1. We now conduct more than 400 financial aid workshops annually for high school guidance counselors. We have this training conducted through a consortium of professional organizations, which includes the American Personnel and Guidance Association. The consortium contacts annually high school counselors and their chief state school officers and superintendents to notify them of this training. We attempt to solicit their support to provide the release time for their counselors to attend these workshops.

Recommendation 2. We support this recommendation because of the idea of providing student leadership training in financial aid and because of the idea of students assisting their peers in counseling and disseminating information about the Federal programs.

Recommendation 3. This is an intriguing recommendation, and we shall look into developing and distributing articles for high school press.

Recommendation 5. We firmly support this idea. As discussed at the conference, the public service announcements are run at the discretion of t.v. and radio stations. It is the responsibility of the local community to see that its needs are taken care of, and we agree that students and parents need to apply pressure to make sure that their t.v. and radio stations provide this service to students.

Recommendation 6. High school personnel are the ones responsible for providing enough application forms. Each year we notify these personnel when and where to order Basic Grant materials. We then send packages of posters, application forms, and Student Guides to each high school. Schools may order more materials if they find they need them. We distributed about 10 million 1979-80 BEOG applications and about 6 million Student Guides to high schools.

Recommendation 7. To our knowledge, most financial aid administrators from post-secondary institutions hold seminars on the application process for financial aid. They may visit high schools in their area or join in Statewide efforts to provide instruction at "parents' nights". We continue to support this effort. It is in the institution's best interest to make sure that parents and students in their area know of the financial aid support available. We also support the idea of parents assisting other parents and students in finding out about student aids.

Women's Task Force

Recommendation 1. We do support the idea of institutions providing more funds for outreach and support services for non-traditional and prospective students. However, the use of administrative cost allowances is up to the institution. The only requirement is that these funds must be used to offset costs of administering student aid programs.

Recommendations 2 and 3. We support the idea of Federal organizations working together to provide their separate sources on aid in the most advantageous manner to reach the population they are there to serve. Coordination efforts can be identified and developed through the Federal Inter-Agency Committee on Education. Also see our response to Recommendation 5 of the Non-Traditional Task Force.

Recommendation 4. This recommendation has been in place for several years. The then Office of Education and the Department of Health, Education, and Welfare

entered into an effort more than two years ago to review not only regulations, but publications, to remove sexist language and sexual stereotyping in all public information. Specific training has been provided to BSFA personnel on this issue, and a special article has been prepared to be distributed to the financial aid community on what to look for and how to remove sexist language and sexual stereotyping.

Recommendation 7. See resonse to Recommendation 3 of the Non-Traditional Task Force.

Recommendation 8. See response to Recommendation 1 of the Non-Traditional Task Force.

Recommendation 9. The Administration is proposing that we retain current limitations to the "period required for completion of undergraduate courses", not to exceed 4 years. A fifth year is allowed if it is part of the "first degree" program or if the normal program needs to be extended (at the school's discretion).

Recommendation 10. The Administration is proposing amendments that would allow schools to base all Title IV aid on average budgets reflecting cost distinctions among students living at home, on campus, and off-campus.

Recommendation 11. We are unclear as to what this recommendation is supporting, as we do not know what the "major changes" are. If it is proposed to change the determination of a student's status (for example, from dependent to independent) we believe it would be administratively unfeasible.

Recommendation 12. We concur. See our response to Recommendation 2 of the Non-Traditional Task Force.

Recommendation 13. Revisions to the treatment of contributions from spouses are under consideration. We already make a distinction between what is expected from those single independent students without dependents and from those who have dependents.

Developing Student Leaders Task Force

Recommendation 1. Responsibility for developing student peer counselors rests with the intstitutions. The Department of Education supports the use of peer counselors and has recommended that institutions use them whenever possible. We have a nationwide training program for people who work in financial aid offices. More than 150 courses/classes are being given in 1979-80, and peer counselors are eligible to participate in these workshops.

Recommendation 2. The Department of Education and the President have requested from Congress an administrative cost allowance for the Title IV programs. The Administration, however, does not support the idea of specifically setting, how, where, or in what manner those funds will be used.

Recommendation 3. The idea of establishing a network of student leaders knowledgeable in student aid is a major reason for holding the Student/Commissioner conferences. We support this information exchange. Every opportunity should be taken to ensure that students become knowledgeable about the programs available to them so they in turn can create the responsiveness at their institutions.

Recommendation 4. We support the idea of regional conferences to facilitate the exchange among Federal, State, local financial aid personnel, and students.

Recommendation 5. We support this idea and will develop such a model.

Handicapped Task Force

Recommendation 1. See response to Recommendation 5 of the Non-Traditional Task Force.

Recommendation 3. We recognize the problems faced by handicapped persons in maintaining a full-time load in the traditional sense. We are currently reviewing the recommendation of redefining full-time or half-time for certified disabled persons.

Recommendation 5. See response to Recommendation 5 of the Non-Traditional Task Force.

Recommendation 6. The Department of Education supports the imaginative use of work-study jobs. Institutions are now allowed to use a certain amount of their Job Location and Development funds to create additional jobs. We support the idea that institutions look at the Job Location and Development program to find meaningful jobs for handicapped persons.

Recommendation 7. The Department's nationwide training project published and has made available a brochure, "Section 504: A Guide to Postsecondary Compliance", which includes a discussion on student aid, student employment, and agency coordination.

Recommendation 10. We support the idea that students should take the lead in increasing awareness about special problems of special people on their campuses.

Recommendations 11 and 12. These recommendations again place the responsibility with the students for bringing about the type of education they wish for themselves and their colleagues. A primary goal of the Student/Commissioner conferences is to develop a knowledgeable cadre of people capable of going back to their own institutions and asking the important questions. Rather than relying upon the Federal government to mandate, students, by asking questions, will get the type of education and the type of education support services they want.

COMMENTS . . .

From Deputy Commissioner of Higher and Continuing Education Alfred Moye

At the Conference, detailed discussion centered on the funding of Upward Bound projects for 1980-81. As in recommendation 1 of the Minority Task Force, participants favored the continuation of current projects before funding new projects.

The following comments were written in March 1980 to Conference participants to clarify the process for funding Upward Bound projects. This process is similar to the one used for Talent Search and Special Services for Disadvantaged Students. The comments may assist campus administrators and student leaders in preparing proposals for funding for 1981-82.

Comment: Regarding the recommendation on funding Upward Bound projects for the coming year ("to prevent many Upward Bound projects from being abruptly eliminated, a more desirable use of funds might be to continue existing projects which meet defined standards, and apply any remaining monies for planning grants to institutions wishing to institute a Special Emphasis Project in the natural sciences"), you have raised the following key issues:

--First, that the Office of Education should use past performance of existing projects as one of the explicit evaluation criteria;

--Second, that the Office of Education should defer the implementation of new initiatives if it requires that any currently funded programs not be refunded;

--Third, that the average grant per institution not be increased if such increases would result in not refunding any currently existing projects.

I fully appreciate how the spectre of eliminating currently existing programs would be cause for concern for those who may not fully appreciate the intricacies of statutory and regulatory procedures in discretionary grant programs. Therefore, so that you may be aware of the full chronology of events, I would like to share the following with you:

(1) The awards for all existing Upward Bound projects terminate on July 1, 1980, and, thus, all existing projects were required -- by regulation of May 1977 -- to submit applications that were to be treated as new applications for the purposes of the 1980-81 funding competition.

(2) In July 1979, the U.S. Office of Education invited applicants for new projects under the Upward Bound program, and advised all potential applicants that all applications for 1980-81 funding would be treated as new applications and evaluated accordingly.

(3) During the fall of 1979, the Upward Bound Staff conducted pre-application workshops to which all potential applicants were invited. During the workshops, the staff disseminated "Pre-Application Materials." Under the "Suggested Application Development Guide for UPWARD BOUND programs," the manual described the four evaluation criteria. Under the Prior Suc-

cess category, applicants were advised to "describe any prior Upward Bound program or similar project conducted by the applicant," including "how the project was designed and implemented, and the results of its evaluation. Thus, prior experience was considered one of the specific criteria for currently existing programs which are competing for 1980-81 funds.

(4) It has been alleged that several existing Upward Bound projects will not be funded because some of the funds have been "set aside" to support the Special Emphasis Upward Bound new initiative. This is not accurate since

- In 1979-80 $58.8 million was allocated for 412 regular and National Demonstration Upward Bound programs.
- In 1980-81 $57.5 million was allocated for approximately 405 regular Upward Bound programs.
- Also for 1980-81, Congress approved $5 million for the Special Emphasis Upward Bound program to prepare disadvantaged youngsters to enter fields where such populations have been -- and continue to be -- traditionally underrepresented. For the first year of this new effort, the Office of Education elected to concentrate on the field in which the disadvantaged have been most acutely underrepresented - the natural sciences.
- Thus, the cumulative total of regular and Special Emphasis programs we anticipated funding this year is approximately 435 - a net increase of 23. Further, the funding of national demonstrations is not new; only the thrust of the Special Emphasis National Demonstration is new.

(5) Finally, it has been suggested that some existing projects may not be refunded because the O.E. staff has elected to increase the average grant by 10 percent. We do anticipate an increase in the actual cost per student because of inflation. It would not be judicious to inhibit the likelihood of success by an unrealistic policy of fiscal conservatism.

We recognize the very substantial record of accomplishments which have been earned by the Upward Bound program. It is an especially fine program and it has generally met and exceeded most of our objectives -- with the exception, of course, of significantly increasing the representation of the disadvanted in several fields where they have traditionally not been represented commensurately.

I have taken the time to share with you this detailed assessment of the situation because I believe you should be aware of all the facts, and that you will agree that the position we find ourselves in is both rational and fair. The harsh truth is that some of the existing projects may not be funded in 1980-81 solely because their proposals were not competitive with other projects which would have to be bypassed to fund existing programs which were ranked below them. To discriminate against a successful applicant is immoral, illegal and unjustified.

COMMENTS . . .

From Deputy Commissioner for Elementary and Secondary Education Tom Minter

Minority Task Force

Recommendation 8. I support the hiring of racial and ethnic minorities for policy making positions in the Department of Education.

Recommendations 13 and 14. Students who plan for and participate in future conferences should be appropriately representative of the community of students who receive financial aid. Participation should not be limited to those who can afford it.

High School Task Force

Recommendation 5. I support the use of radio, television and other media for advertising student financial aid.

Recommendation 7. I believe parents should be involved in all aspects of their children's education through whatever means practicable.

Recommendation 8. State education agencies are responsible for accreditation of high schools.

Recommendation 9. Symposia might prove to be an inexpensive and effective way to provide information about financial aid to high school students.

Recommendation 10. The Bureau of Elementary and Secondary Education strongly supports equal educational opportunity for all students in all areas. We urge and encourage appropriate counseling of all students.

Developing Student Leaders Task Force

Recommendation 3. I support the continuation of the Student-Secretary Conference.

POSTSECONDARY STUDENT PARTICIPANTS

HEW Region I

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Donna Brownsey
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Sacramento, California

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Alderwood Manor, Washington

Richard Cavanaugh, Jr.
Eastern Washington University
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HIGH SCHOOL PARTICIPANTS

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Eagle Pass, Texas

Gina Alycia Brooks
Seat Pleasant, Maryland

Michelle Bouchard
Buchanan, Virginia

Monica Thompkins
Lanham, Maryland

Ari Quenton Fitzgerald
Seat Pleasant, Maryland

Melinda Yaki
Great Falls, Virginia

Jason Callahan
Washington, D.C.

Jean Jablonski
Washington, D.C.

Jennifer Althea Streets
Washington, D. C.

Toni Giovanetti
Washington, D.C.

Juana Clipper
Washington, D.C.

PLANNING AND SELECTION COMMITTEE

Tomas Martinez, Chairperson
Movimiento Estudiantil Chicano de Atzlan
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D. C. Federation of Students
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At Large

Phylise Smith
Santa Barbara, California

Joe Debbs
Sacramento, California

Ex-Officio

Adrienne Schwarzbach
Student Liaison Officer, USOE

D.C. HOST COMMITTEE

Ken Hickox, Georgetown University, Chair
Jim Dudley, Jr., D. C. Federation
Scott Oxmun, Georgetown University
Barb Tanenbaum, Mt. Vernon College
Cindy Dijon, George Washington Univ.
Chuck Hoskinson, George Washington Univ.
David Boxer, George Washington Univ.
Allison Cohen, Mt. Vernon College
Moira Burns, participant
Gwen Benson-Walker, participant

CONFERENCE STAFF

Layton Olson - Conference Coordinator
Karon Cox - Travel and Arrangements
Andre Burnett - Workshop Coordinator
Daryl Messinger - Workshop Coordinator
Sue McGowan - Workshop Coordinator
Meg McNamar - Press Coordinator
Randy Abreo - Communications Coordinator
Julie Baxter - Travel Agent
Rob Stevens - Student Liaison
Carolyn Henrich - Staff Support
Kathy Downey - Staff Support
Jo Cox - Staff Support
Michelle Fields - Staff Support
Nancy McNamara - Staff Support

EXHIBITORS

The following persons participated as exhibitors:

Jeff Wiles, Oregon Career Information System
Alice Irby and Clyde Aveilhe, Educational Testing Service
Ken Howard, Student Financial Assistance Training Project

RESOURCE AGENCIES

The following Federal and state government agencies and private organizations provided resource materials for attendees:

American Association for Higher Education
American Council on Education
American Association of Collegiate Registrars and Admissions Officers
American Institutes for Research, Document Design Center
Applied Management Systems
Arizona Commission for Postsecondary Education
Arkansas Department of Higher Education
State Loan Guarantee Foundation of Arkansas
Association of Physical Plant Administrators of Universities and Colleges
California Student Aid Commission
Center for the Study of Responsive Law
Cleaveland State Community College, Tennessee
Coalition of Independent College and University Students, Pennsylvania and Washington
College Scholarship Service, The College Board
Colorado Educational Services for the Disadvantaged Association
Delaware Postsecondary Education Commission
Educational Opportunity Center, Washington, D.C.
Educational Testing Service, Graduate and Professional Financial Aid Council
Florida Student Financial Assistance Commission
League of United Latin American Citizens, National Education Service Centers
State of Louisiana Student Loan Program
Marquette University, Educational Opportunity Program
George Mason University , Financial Aid Office, Virginia
Michigan Department of Education, Michigan Higher Education Assistance Authority
Minnesota Higher Education Coordinating Board
Minnesota Higher Education Assistance Foundation
Missouri Department of Higher Education
Montclair State College, Student Government Association
National Academy of Education
National Association of Student Financial Aid Administrators
National Association of State Universities and Lang Grant Colleges
National Student Educational Fund
New Jersey Department of Higher Education
Statewide Information Network for Education at Thomas A. Edison College, New Jersey
New York Public Interest Research Group
North Dakota Educational Information Center
North Dakota Student Financial Assistance Program
North Dakota Postsecondary Education Commission
Ohio Student Loan Commission
Oregon State Scholarship Commission
Pennsylvania Higher Education Assistance Agency
Project on the Status and Education of Women, Association of American Colleges
Purdue University, Division of Financial Aid , Indiana
Presbyterian College, South Carolina
South Dakota Education Assistance Corporation
Student Loan Marketing Association (Sallie Mae)
Vermont Student Assistance Corporation
State Council of Higher Education of Virginia
U.S. Office of Education, Division of Training and Dissemination and Office of Public Affairs
U.S. Student Association
U.S. Department of Transportation, Office of Consumer Affairs
Washington Consumers CHECKBOOK and National Consumers League
Washington State Council for Postsecondary Education
West Virginia Board of Regents, Educational Information Center
Westat, Inc.
Wisconsin Higher Educational Aids Board

RESOURCE PERSONS

The following persons participated as speakers, workshop leaders or assisted in planning the Conference:

Office of the Commissioner
- Bill Smith, Commissioner
- Sandra Gray, Assistant Commissioner for Educational Community Liaison
- John Ellis, Executive Deputy Commissioner for Educational Programs
- Gary Hanna, Office of Educational Community Liaison

Office of Public Affairs
- Beverly Blondell
- Skee Smith
- Charlotte Hoffman
- Henry Bretzfield
- Gary Grassl
- Won Joo Leonard
- Jeanne Park
- Jack Billings

Office of Evaluation and Dissemination
- Alex Ratnofsky
- Dennis Carroll

Office of Handicapped Concerns
- Chet Avery, Director of Handicapped Concerns Staff
- Scott Mueller

Bureau of Student Financial Assistance
- Tom Butts, Acting Deputy Commissioner for Student Financial Assistance
- Steve Blair, Special Assistant to Deputy Commissioner
- Bill Ryan
- Rosemary Beavers
- Adara Keita
- Pat Dorn
- Rita Johnson
- Greg Blair
- Ernest Becker
- Regina Slawek
- Stewart Baker
- Jane Bryson

Bureau of Higher and Continuing Education
- Alfred Moye, Deputy Commissioner for Higher and Continuing Education
- Leonard Spearman, Associate Deputy Commissioner
- Robert Albright, Special Assistant to Deputy Commissioner
- David Johnson, Director of Student Services and Veterans Programs
- Velma Monteiro
- John Rison-Jones
- Richard Rowe

Bureau of Elementary and Secondary Education
- Tom Minter, Deputy Commissioner for Elementary and Secondary Education
- Herman Goldberg, Associate Commissioner for State and Local Education Programs
- Sarah Bishop, Special Assistant to Deputy Commissioner
- Dick Hays
- Al White
- Bryan Gray
- Frank Stevens

PARTICIPANTS ON RADIO

National Public Radio's Barbara Reinhardt interviewed several conference participants on how they are paying for school, and what they are doing to improve campus services. Two months after the conference, two half-hour shows on 'Paying For College' were aired on the nationwide Options in Education series. The first show opened with the Federal public service announcements first heard on commercial and public radio in fall 1979. The radio scripts were reviewed by conference participants. Included below are excerpts of conference participant comments which were aired in the show.

STUDENT: Hey, watch it, Ralph - - you're spilling food on my book!
EMPLOYER: Kid, I don't know how you do it - - read a textbook and wash dishes at the same time?
STUDENT: Oh, I have to. I've got to make enough money to feed the family and go to school.
EMPLOYER: Hey, why don't you apply for a grant or loan, and get some of the help you need?
STUDENT: A grant? A loan? I ...
EMPLOYER: Yeah. It's called 'study money'. The federal government has more grants, loans, and work-study programs than ever before ...

REINHARDT: The federal government is telling you it has lots of money you might be eligible for if you're going to college.
MERROW: How much money? Well, counting direct grants, loans and work-study programs, the federal government is providing eight and a half billion dollars this year.
REINHARDT: States are providing another $850 million.
MERROW: Sounds like paying for college is easy - - but it's not.
REINHARDT: I'm Barbara Reinhardt, for NPR's OPTIONS IN EDUCATION - - with a question - - how do people afford college?
MERROW: I'm John Merrow. Lots of students - - over half on most campuses - - get some form of aid. But some students never apply because they don't know about the programs.

MOIRA BURNS DESCRIBES STRUGGLE TO PAY FOR COLLEGE

REINHARDT: Moira Burns didn't know - - so she had to work full time.
BURNS: I got up at 6:30 in the morning, and I got the two children dressed or diapered, fed them their breakfast, made their lunches and got them to school. I got all my books together and walked to school. I went to my classes, and then I worked five or six hours during the day on campus. And, then made sure I was back home by 3:30 when the children would get home.

I got the children started on their homework, got dinner on the table, and went to class from, sometimes, seven to nine, got to the library for the last hour and one half, ran home to study, and then start the whole thing over.

REINHARDT: When did you get to bed?
BURNS: I figured out that I was operating on about four hours sleep, and on the weekends, I could get eight or nine, and sort of catch up. But I was operating on a sleep deficit the whole time.

STUDENT WHO KNOWS HOW TO WORK THE SYSTEM

STUDENT: I guess I'm a little different than normal in the sense that I understand the economics of the aid system, so that it doesn't bother me to borrow money to finance my growth.
REINHARDT: He knows the system, and you pretty much have to -- to get the aid you're entitled to.
MERROW: So here's a short course on how the system works.
REINHARDT: It begins with a single application, which is the key to the whole process.
MERROW: Any student whose family income is under $25,000 is eligible. You fill out the form and send it off to be analyzed. It comes back telling you how much your family is expected to contribute.

COMMENTS ON FINANCIAL AID INFORMATION

On television and radio public service announcements

"The t.v. spots are good. There should be a Spanish version as well."

"Some of the roles are stereotyped - - like the waitress talking to the truck driver. There could be more positive roles for women."

"The t.v. ads are good, but most students and families haven't seen them yet. The Department of Education should enlist the help of student groups and community groups to help make sure the ads get played in their home areas."

On the Student Consumer's Guide and Basic Grant STUDY MONEY Poster

The Student Consumer's Guide (sections shown here) is distributed in English and Spanish in several million copies each year. Conference participants gave comments on how to clarify language and to use graphics to improve the 1981-82 edition.

"The Consumer's Guide is good. There should be more of them."

"Welfare recipients are not receiving the Consumer's Guide, because social services offices don't hand out this kind of information."

"These materials should be available where non-traditional students go, like unemployment lines, laundromats, legal aid offices, welfare offices and buses."

"The Consumer's Guide says a student 'must' do this or that. Students don't like to be told what to do in this tone or that the financial aid office is doing them a favor."

"STUDY MONEY Poster is a winner!"

"There should be a continuity of graphics and color between the ads, the posters, and the Consumer's Guide. 'Study Money' would be a good slogan for all the materials."

"The green color of the Consumer's Guide is not the most effective. The Guide could use pictures in the margins and an index."

"Include 'case studies' of how typical families will be treated for financial aid."

"Guides and Posters should be sent to student government offices in both high schools and colleges. Students can help spread the word."

Student Consumer's Guide

Six Federal Financial Aid Programs, 1980-81

La Guia del Consumidor Estudiantil

Para los Seis Programas Federales de Ayuda Financiera, 1980-81

Student Consumer Rights and Responsibilities

Education after high school costs you time, money, and effort. It's a big investment, and as a student and a consumer you should carefully evaluate the education or training you're considering. To help you make a good choice, you should have information on a school's academic program, facilities, dropout rates, full cost of attendance, refund policy, financial aid programs, and any other information you think will help you to make your decision.

Student Responsibilities

It is your responsibility to:

Review and consider all information about a school's program before you enroll.

Pay special attention to your application for student financial aid. Complete it accurately and submit it on time to the right place. Errors can result in long delays in your receipt of financial aid. Intentional misreporting of information on application forms for Federal financial aid is a violation of law and is considered a criminal offense subject to penalties under the U.S. Criminal Code.

Return all additional documentation, verification, corrections, and/or new information requested by either the financial aid office or the agency to which you submitted your application.

Read and understand all forms that you are asked to sign and keep copies of them.

Accept responsibility for all agreements you sign.

If you have a loan, notify the lender of changes in your name, address, or school status.

Perform in a satisfactory manner the work that is agreed upon in accepting a College Work-Study award.

Know and comply with the deadlines for application or reapplication for aid.

Know and comply with your school's refund procedures.

Derechos y Responsabilidades Del Consumidor Estudiantil

La educación después de la escuela superior le cuesta a usted tiempo, dinero y esfuerzo. Es una gran inversión y por lo tanto, como estudiante y consumidor usted deberá evaluar cuidadosamente la educación o adiestramiento que esté considerando. Para ayudarle a hacer una buena elección usted deberá tener información del programa de estudios, las facilidades, proporción de estudiantes que se retiran antes de tiempo, costo total de la matrícula, regulaciones referentes al reembolso, programas de ayuda financiera de su institución y cualquier otra información que le ayudaría en su decisión.

Los Derechos del Estudiante

Usted tiene el derecho de preguntar a su institución:

Cuál es la ayuda financiera disponible, incluyendo información de todos los programas Federales, Estatales e institucionales.

Cuáles son las fechas de vencimiento para someter las solicitudes de cada uno de los programas de ayuda financiera disponible.

Cuál es el costo de matrícula y cuáles son las regulaciones referentes al reembolso.

Cuáles son los criterios de la institución para seleccionar estudiantes elegibles para ayuda financiera.

Cómo la institución determina su necesidad financiera. Este incluye la manera en que están considerados en su presupuesto los gastos de matrícula, comida, cuarto, viajes, libros, materiales, gastos personales, etc.

Qué recursos (tales como la contribución de los padres, otra ayuda financiera, sus bienes de capitales, etc.) están considerados en la determinación de su necesidad.

Qué parte de su necesidad financiera, determinada por la institución, estaría disponible.

Explicarle los diversos programas de su "paquete" de ayuda financiera estudiantil. Si usted cree que ha sido tratado injustamente, usted puede solicitar una nueva consideración de la ayuda que la haya sido dada.

Qué porción de la ayuda financiera que usted recibió deberá ser reembolsada y qué porción es una beca. Si la ayuda es un préstamo, usted tiene el derecho de saber cuál es el tipo de interés, la cantidad total que deberá ser reembolsada, los procedimientos de reembolso, el tiempo de que usted dispondrá para reembolsar el préstamo y cuándo dichos pagos deberán comenzar.

Cómo la institución determina si usted está realizando progresos satisfactorios y qué sucederá si usted no los realiza.

FURTHER STUDENT COMMENTS ON FINANCIAL AID

"One good project in Iowa involved college students putting together a half-hour radio program on 'higher education on the move' for high school students."

"It's important to get as many people as possible familiar with the aid office. As a student committee, we hold an Open House with refreshments, and students ask a lot of questions."

"Peer counseling projects are good on college campuses, but they're often not available to help high school students."

"It's best for peer counselors to work with both parents and students, providing outreach services at the home."

"Outreach programs are good where high school students are brought on campus for intensive workshops on financial aid, academic requirements, and support services."

"Students working directly in the financial aid office provide aid with completion of forms, information on many kinds of financial aid, and advocacy help when problems arise."

"Financial Aid Advisory Committees, with student representatives on them, are becoming more important."

"A good technique is for student governments to hire counselors and advocates under the work-study program."

"Student governments and special projects can send out flyers about deadlines, and assist with questions on financial aid in enrollment lines on registration days."

"Students can hold evening forums for non-traditional students."

"Student groups can lobby for consumer information and consumer protection laws in state legislatures."

"Students can participate in statewide postsecondary education planning commissions and state grant and loan agencies, either directly on the board or on technical committees which work on financial aid service."

"Student groups can work to obtain funding for statewide handbooks on financial aid for high school students, like the California Student Financial Aid Workbook, which goes out to 450,000 students each year."

One result of the Conference is the growing recognition of the role of students in aiding other students or prospective students. During spring 1980, the U.S. Senate Committee on Labor and Human Resources used the following language to establish a Federal role in providing training and technical help for campus student projects in financial aid, in student academic support projects, and in model academic projects. If this approach is agreed to by the House of Representatives in summer 1980, plans could be underway in fall 1980, and training activities started as early as 1981.

PEER COUNSELOR TRAINING: The training authority for student peer counselors and volunteers in financial aid and student support services is established to assist part time staff and volunteers in providing services, in learning about career opportunities in financial aid and student services, and in helping to cut down the high turnover among program staff. This provision is the result of the Office of Education's study in 1977 of Part Time Personnel in Financial Aid Offices and other studies. It is expected that the Secretary will coordinate the training with training programs at the state and national level for financial aid administrators high school counselors, and educational opportunity counselors to reach disadvantaged students. It is expected, however, that training for students will emphasize development of materials for on-campus training and activities rather than travel to workshops.

FUND FOR THE IMPROVEMENT OF POSTSECONDARY EDUCATION: In providing that a majority of FIPSE's National Board shall be public members, including student members, the Committee recognizes and encourages the involvement of the personal and financial resources of the public and students in improving the quality of postsecondary education. The Committee recognizes that working in academic, student services and community services projects contribute greatly to the academic community and to the practical learning of the students involved. As a result, the Director of the Fund for the Improvement of Postsecondary Education, and the Assistant Secretaries of Research and Improvement and Postsecondary Education are encouraged to consult with representatives of student and community projects, and of postsecondary institutions, to identify the best ways to provide technical assistance and information to student-developed projects to aid them in effectively carrying out their services.

On student rights and responsibilities

"Students should take more interest. Sometimes students just give the financial aid forms to their parents and are not aware of the process."

"Regardless of what the words say, students sign loan forms without understanding they will have to pay back the loan. There should be charts showing how much a student will pay back each month."

"Students wait until it's too late to receive aid. Or, if they are awarded aid, the package doesn't meet the need."

ESTIMATES OF AID BY COMPUTER

Many participants sat down for a personal demonstration of Oregon's Career Information System. The System, or CIS, since 1979 has included a family estimate of financial aid at postsecondary schools in Oregon. Available in counseling offices in almost every high school in the State, and in many community counseling agencies and community colleges, CIS is a fast, inexpensive, and easy-to-use tool for 9-12th grade students and for adults.

Users (students or adults) receive a paper printout, which can be taken home for a "dollars and cents" discussion with other family members. The CIS has also been a big hit in shopping centers on weekends.

Funded partly by Federal, State, and local monies, Career Information Systems are now working in several States. Additional States have plans on the drawing boards. CIS helps students and adults look for information on job requirements and availability, degree and license requirements, schools and academic requirements, and student services such as financial aid. With financial aid information, Oregon is the first State to take the step of having colleges get together to report their aid packaging practices so that students can get good estimates and thus, begin to plan!

In photos, Jeff Wiles (Left) of Oregon Career Information System hooks up portable to pay telephone. Jeff explains (Center) how a student types in information about family size and income, and about the schools a student is considering attending.

A participant (Right) finds the keyboard easy to operate, and finds the system helpful in showing how she might be treated for financial aid at each institution.

HELLO!
PLEASE ENTER YOUR NAME, THEN PRESS THE 'RETURN' KEY.
?FINAID
ALL COLLEGES AND UNIVERSITIES AND MANY VOCATIONAL SCHOOLS PROVIDE FINANCIAL AID TO STUDENTS WHO NEED HELP IN PAYING FOR THEIR SCHOOLING. WHEN YOU APPLY FOR FINANCIAL AID, THE SCHOOL WILL DETERMINE THE AMOUNT YOU AND YOUR FAMILY SHOULD PROVIDE. IF THERE IS A DIFFERENCE BETWEEN WHAT YOU AND YOUR FAMILY ARE EXPECTED TO PAY AND WHAT IT COSTS, THE SCHOOL WILL ATTEMPT TO MAKE UP THE DIFFERENCE WITH FINANCIAL AID.

THREE KINDS OF FINANCIAL AID INFORMATION ARE STORED IN THE COMPUTER:

---ESTIMATES OF YOUR COSTS AND FINANCIAL AID AT DIFFERENT OREGON SCHOOLS AND APPLICATION PROCEDURES. TYPE: AID

---EXPLANATIONS OF FINANCIAL AID PROGRAMS AND HOW THEY WORK. TYPE: EXP

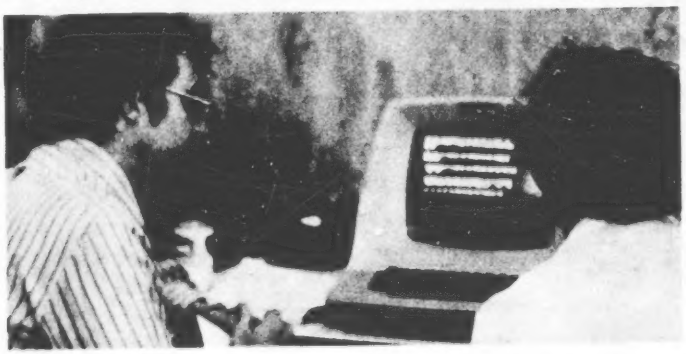
---A LETTER YOU CAN SEND TO GET AN APPLICATION FOR FINANCIAL AID. TYPE: APP

//After a student types in information about whether she or he is dependent on parental support, family income, size, and schools interested in, the FINAID program of Career Information System provides the following//

NOW, YOU WILL GET ESTIMATES OF WHAT KIND AND HOW MUCH AID YOU MIGHT GET NEXT FALL AT THE SCHOOL OR SCHOOLS YOU ASKED ABOUT. REMEMBER THESE ARE ESTIMATES BASED ON THE INFORMATION YOU PROVIDED COMPARED TO WHAT STUDENTS LIKE YOU RECEIVED LAST YEAR. THESE ESTIMATES ARE FOR A DEPENDENT STUDENT WITH A FAMILY INCOME RANGE OF $12,000-14,999 AND A FAMILY SIZE OF 4.

	PACIFIC UNIVERSITY	MT. HOOD COMMUNITY COLLEGE	NORTHWESTERN COLLEGE OF BUSINESS
	FOREST GROVE ORE 97116	26000 SE STARK GRESHAM, ORE 97030	1950 SW 6TH PORTLAND 97201
	PH: 357-6151 9 MONTH SCHOOL YEAR	PH: 667-6422 9 MONTH SCHOOL YEAR	PH: 224-6410 9 MONTH SCHOOL YEAR
COSTS	5130	2400	4195
GRANTS	2250	700	466
LOANS & WORK	1750	882	2349
NET TO FAMILY	1130	818	1380

REMEMBER, THESE ARE ESTIMATES BASED ON WHAT HAPPENED IN 1977 AND THEY MAY VARY A LITTLE OR A LOT DEPENDING UPON MANY THINGS THAT WILL BE LOOKED AT WHEN YOU ACTUALLY APPLY FOR AID. FOR EXAMPLE, IF YOUR PARENTS HAVE A HIGH LEVEL OF ASSETS, SUCH AS A FARM OR BUSINESS, YOU MAY GET LESS AID THAN ESTIMATED. THE NUMBER OF PEOPLE IN YOUR FAMILY ATTENDING COLLEGE WILL ALSO AFFECT HOW MUCH AID YOU MAY RECEIVE. ALSO, COSTS AND AVAILABILITY OF AID MAY CHANGE FROM YEAR TO YEAR. TO FIND OUT EXACTLY HOW MUCH AID YOU CAN GET, YOU MUST APPLY FOR FINANCIAL AID.



Jeff Wiles is interviewed (Left) by National Public Radio's Options in Education show about how the Career Information System is used by high school students and adults in Oregon. The Financial Aid Estimate was also featured (Right) on the opening day of the Department of Education in May 1980.

* U. S. GOVERNMENT PRINTING OFFICE : 1980 324-794

IF YOU THINK FEDERAL STUDENT AID IS ONLY FOR POOR KIDS, YOU'RE WRONG.

Ed and Sarah both work and make good money. They didn't think any of their six children would be eligible for any sort of Federal aid.

But Jenni qualified for a Basic Grant and young Ed also applied for and got a Guaranteed Student Loan.

Of course, no one is guaranteed study money. But the only way you'll know if your kids qualify is to apply.

Get the details from the high school counselor or the postsecondary school financial aid administrator or write to Box 84, Washington, D.C. 20044 and ask for "A Student Consumer's Guide." Do it today.

United States Office of Education

NEED MONEY FOR YOUR CHILD'S EDUCATION?

You make good money, right? But inflation is really squeezing you—and now Jenni wants to go to college and Ed has mentioned technical school. What can you do? You and your son or daughter can apply for one of the student assistance programs administered by the U.S. Office of Education.

Ask the high school counselor or the financial aid administrator for an application. Or write to Box 84, Washington, D.C. 20044 and ask for "A Student Consumer's Guide to Six Federal Financial Aid Programs." It's free. Be sure to fill out the application carefully. Errors can delay processing. APPLY YOURSELF.

United States Office of Education